

# Housing Policy Workshop

Martha's Vineyard Commission Housing Task Force  
September 14, 2023

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# Tonight's Agenda

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- Who is MHP
- Who's in the room
- Affordable Housing Primer
- Strategies

# Workshop Goals

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- Achieve fundamental understanding of affordable housing
- Learn about policy and regulatory tools to facilitate creation and preservation of affordable housing



# Massachusetts Housing Partnership

MHP works with communities to create innovative policy and financing solutions that provide affordable homes and better lives for the people of MA.

## Community Assistance

- Technical assistance
- 40B
- Trainings

## Lending

- Financing for affordable rental projects
- Over \$1.4B for over 27,000 units

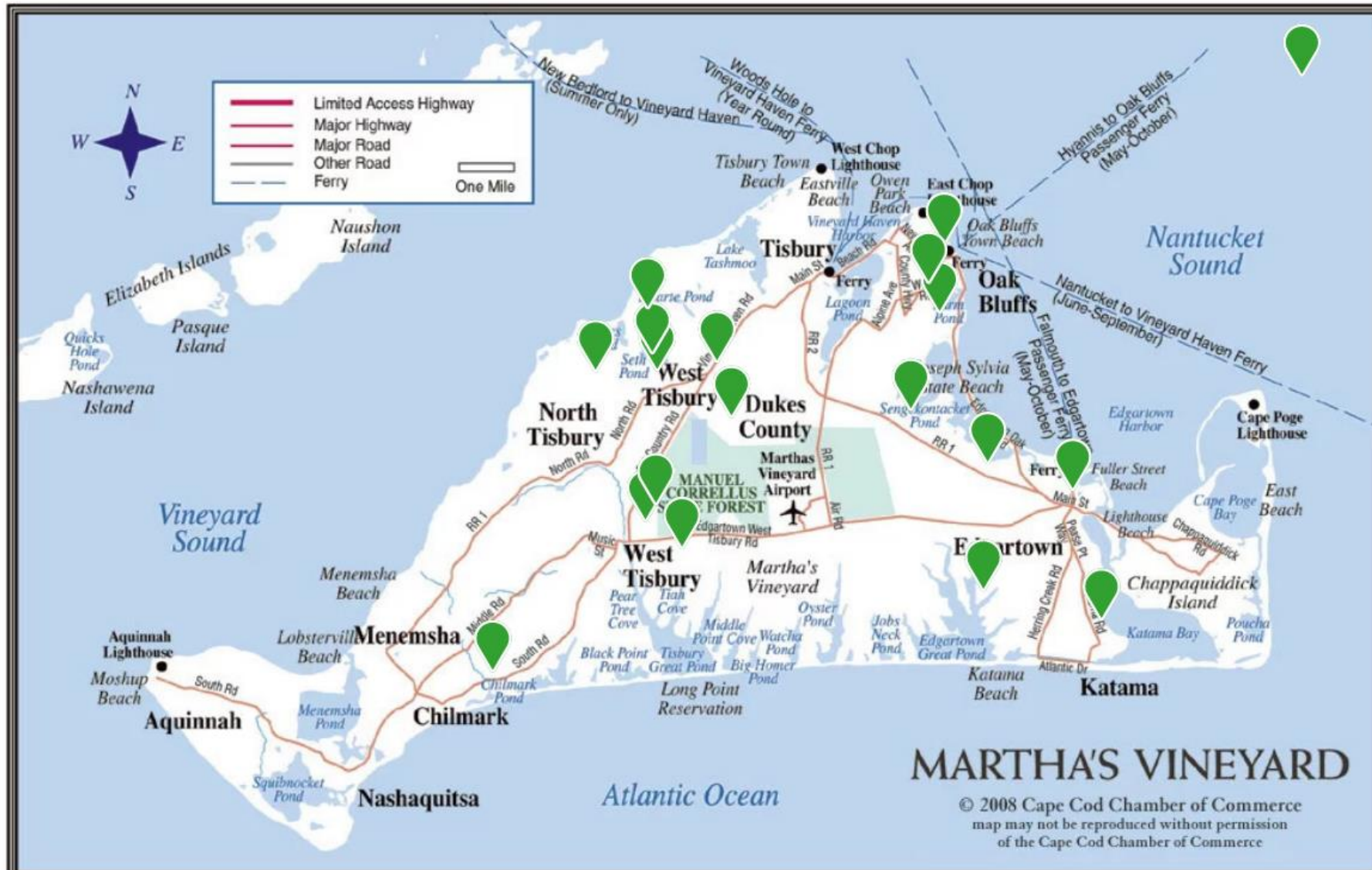
## ONE Mortgage

- First time homebuyers
- Fixed-rate, 30-year
- No PMI

## Center for Housing Data

- Collect, analyze & share info for effective policy creation

Where are you logging in from? Place a pin on the map.

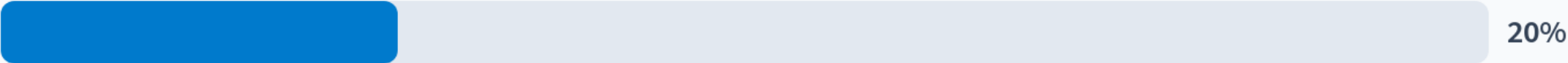


# Do you own or rent your home on Martha's Vineyard?

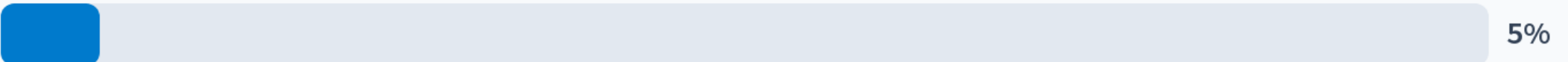
Own



Rent



I do not live on MV



## What motivates you to be here tonight?

- Community preservation
- Excited about bylaws
- workforce housing
- Preserving the island community
- Future housing policies
- To ensure the viable future of my year-round community
- Learn more about model bylaws and ADUs, as well as levers to use.
- Support Creation of Community Housing
- I love the Island and don't want to see the community deteriorate.
- MV really needs more housing!! We need some new ideas.
- Innovative solutions.
- Learn more about multi family
- I'm the Chair of the recently created Edgartown Zoning Bylaw Review Committee and need to know more about affordable / workforce / community housing
- New ideas
- Learn accurate information about housing
- Safe and secure housing is foundation on which well being us built
- Advocating for the business community.

# Primer: Affordable Housing

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- Understanding affordability
- Project feasibility



# Understanding affordability

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Housing is considered **“affordable”** when rent or mortgage, plus utilities, is no more than **30%** of a household’s gross income.

# Understanding affordability

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## affordable

Naturally occurring affordability, with no restrictions on income or rent.

“Woah I can’t believe what a good deal this apartment is!”

Anyone can live there, as long as you make it past the landlord’s checks.

**vs.**

## Affordable

Built or preserved with local, state, or federal funds, or uses these funds to operate.

Has restrictions on maximum incomes and maximum rents.

Only people earning less than a certain max income can qualify to live there.

# Understanding affordability

## 2023 HUD Income Limits – Duques County

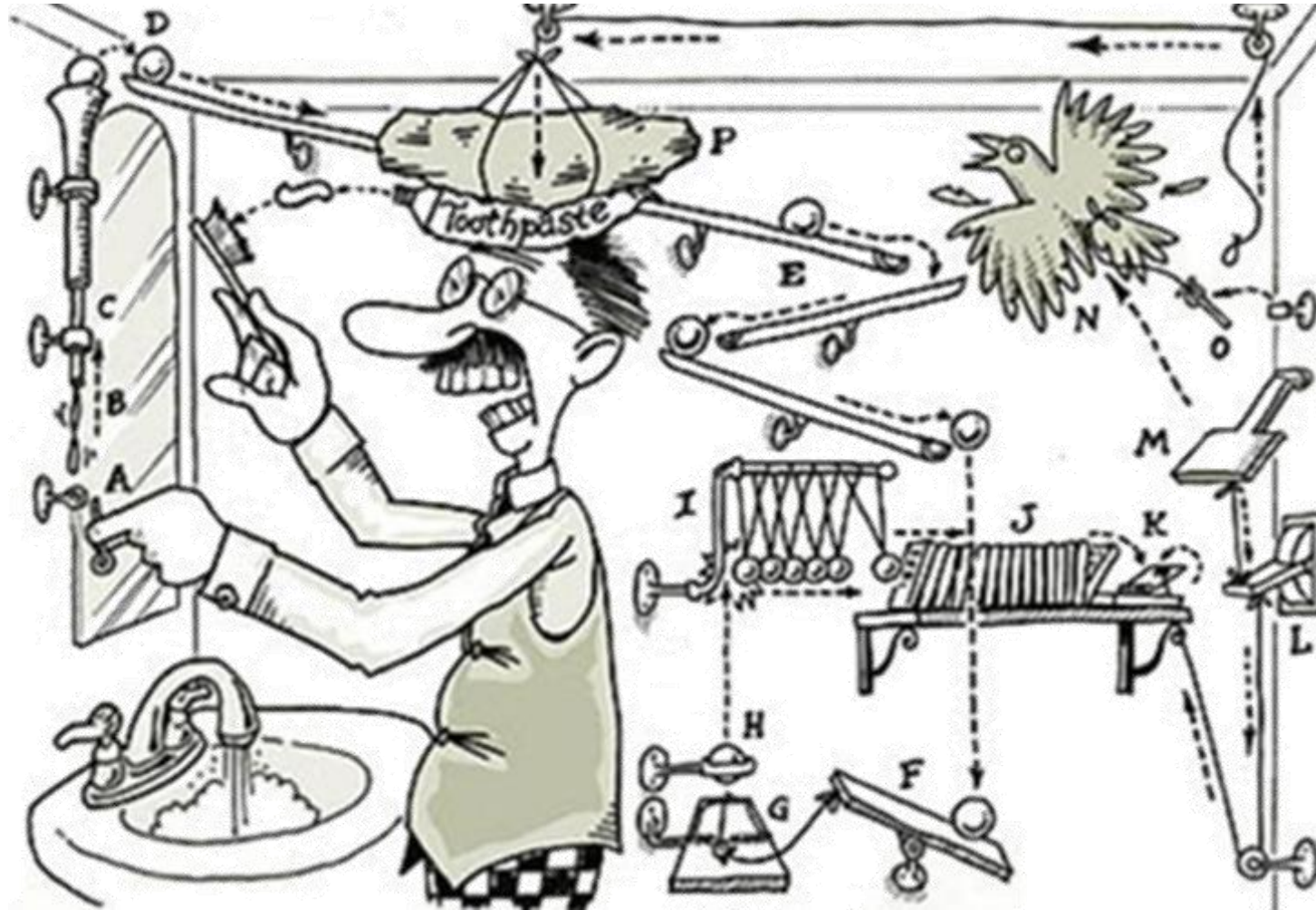
	30%	50%	60%	80%	100%	110%	120%	140%	150%
1 person	\$27,350	\$45,600	\$54,720	\$70,150	\$87,450	\$100,320	\$109,400	\$127,700	\$136,800
2 person	\$31,250	\$52,100	\$62,520	\$80,150	\$99,950	\$114,620	\$125,000	\$145,900	\$156,300
3 person	\$35,150	\$58,600	\$70,320	\$90,150	\$112,450	\$128,920	\$140,600	\$164,100	\$175,800
4 person	\$39,050	\$65,100	\$78,120	\$100,150	<b>\$124,900</b>	\$143,250	\$156,200	\$182,300	\$195,300
5 person	\$42,200	\$70,350	\$84,420	\$108,200	\$134,900	\$154,770	\$168,800	\$197,000	\$211,100
6 person	\$45,300	\$75,550	\$90,660	\$116,200	\$144,900	\$166,210	\$181,300	\$211,500	\$226,700
7 person	\$48,450	\$80,750	\$96,900	\$124,200	\$154,900	\$199,452	\$193,800	\$226,100	\$272,000

## 2023 HUD Fair Market Rents

(utilities included)

Studio	1 BR	2 BR	3 BR	4 BR
\$1,690	\$1,886	\$2,156	\$2,911	\$2,922

# Getting housing built



Our housing delivery system: As simple as putting toothpaste on a toothbrush

# Project feasibility: A balancing act

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Cost of land  
Cost of construction  
Design requirements  
Infrastructure  
Site work  
Zoning + legal  
Cost of financing  
Operating expenses  
Debt payments

Equity Investors  
Subsidy Sources (Federal , State, Local)  
Supportable Debt  
Rental Income  
Grants



Time & Predictability

USES OF FUNDS

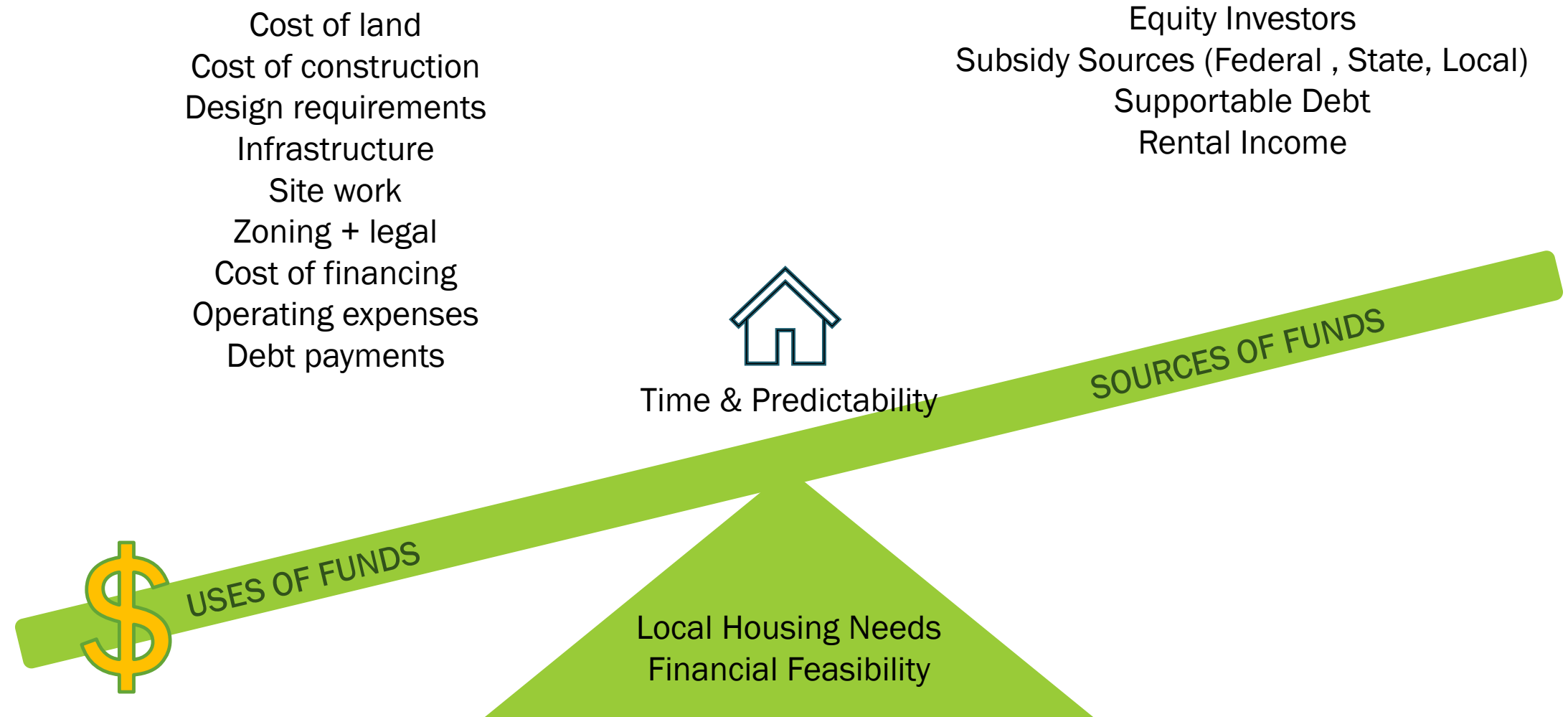
SOURCES OF FUNDS



Local Housing Needs  
Financial Feasibility

# Project feasibility: A balancing act

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## Did anything surprise you?

How can we develop more housing while minimizing the impact on the environment and the natural beauty of the Island?



Can you describe Form Based Code?



Not a surprise, but those of us in the room are largely home owners and housing secure.



Agree- govt doesn't build housing.



That towns don't actually ever build housing



# MV Housing Strategies

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- Eliminate persistent local barriers to new housing growth
- Identify and prioritize opportunities for greater scale and density
- Reduce cost of development
- Preserve existing affordable housing stock
- Housing stability services





**A COMPLEX CHALLENGE  
NEEDS MANY TOOLS**

# Supply strategy: Eliminate persistent local barriers to new housing growth

An Accessory Dwelling Unit (ADU) is:

- A small residence that shares a single-family lot with a larger, primary dwelling
- An independent, self-contained living space with its own kitchen or kitchenette, bathroom and sleeping area
- A good way to encourage gentle density while minimizing impact to neighborhood character
- Naturally-occurring affordable housing due to its size and condition



DETACHED ADU



BASEMENT ADU



GARAGE-CONVERSION ADU



ATTACHED ADU



SECOND-STORY ADU

[AARP.org/ADUs](https://www.aarp.org/ADUs)

# Supply strategy: Eliminate persistent local barriers to new housing growth

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## On Martha's Vineyard:

- Untapped potential for ADUs on undersized lots
- Some towns prohibit more than one dwelling or structure on a single parcel
- Where ADUs are allowed, lot size and dimensional requirements (dwelling size, setback, parking) may be cost prohibitive
- Consider placing deed restrictions on ADU, i.e., during ownership turnover to preserve rental stock



# Supply strategy: Eliminate persistent local barriers to new housing growth

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## Mixed Use Zoning:

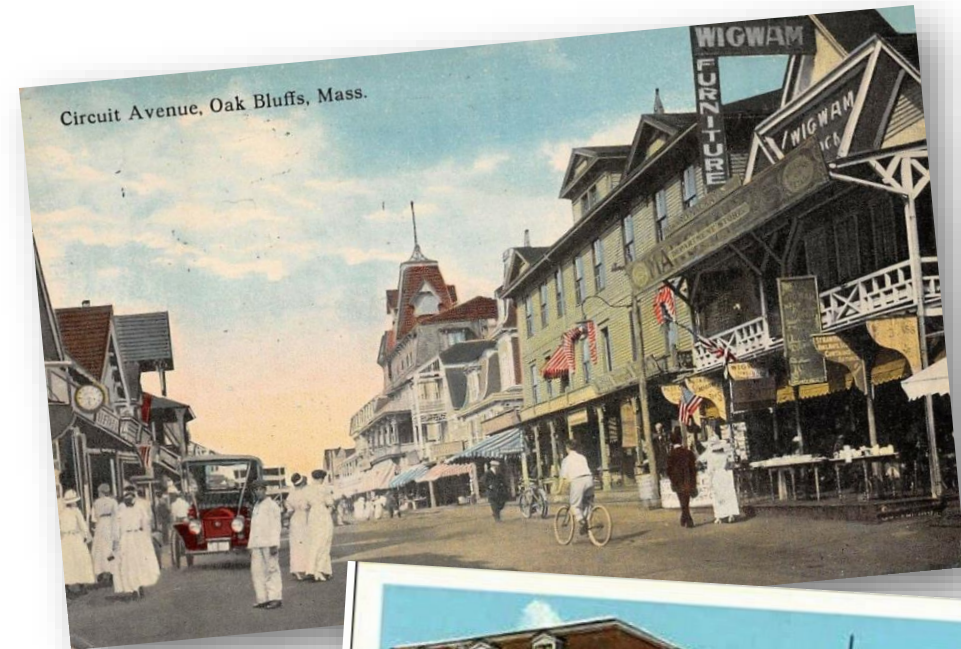
- Mix of uses is conducive to compact and infill development where developable land is scarce
- Capitalizes on existing infrastructure, reducing sprawl
- Promotes village-style pattern that is consistent with MV character
- Reduces auto dependency and promotes carbon-light living
- Provides more housing choice



# Supply strategy: Eliminate persistent local barriers to new housing growth

## On Martha's Vineyard:

- Relax density restrictions, i.e., min. lot size requirements or Floor Area Ratios
- Relax height restrictions to promote vertical development
- Prioritize form-based or design guidelines / standards over dimensional restrictions to preserve and enhance character
- Eliminate parking minimums for all uses to lower cost of development and preserve / promote human scale public realm
- Encourage density near current or future mobility nodes, i.e., bus stops, bike trail heads



# Take 5

Enter reactions or questions in the chat

**The D Word**

**Density**

**Residential density: Number of dwelling units per acre (du/a)**



In a few words, describe what comes to mind when you hear the word "density".

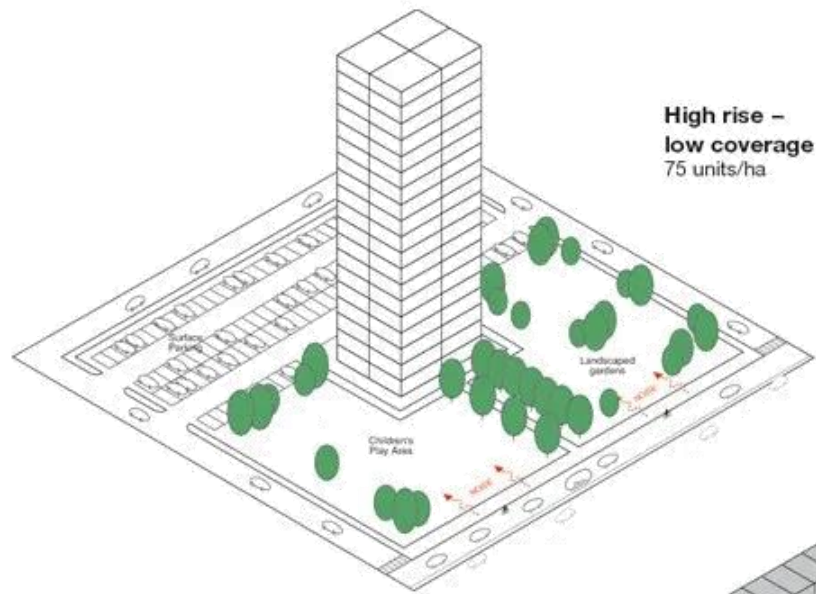




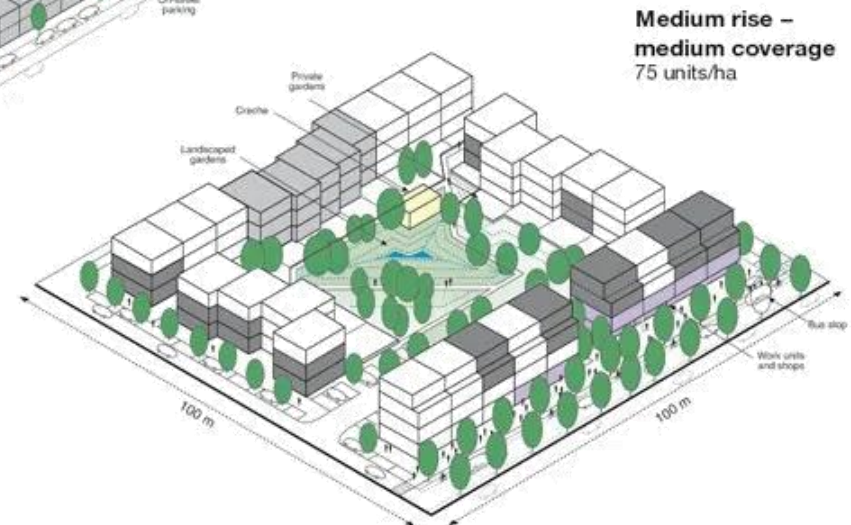
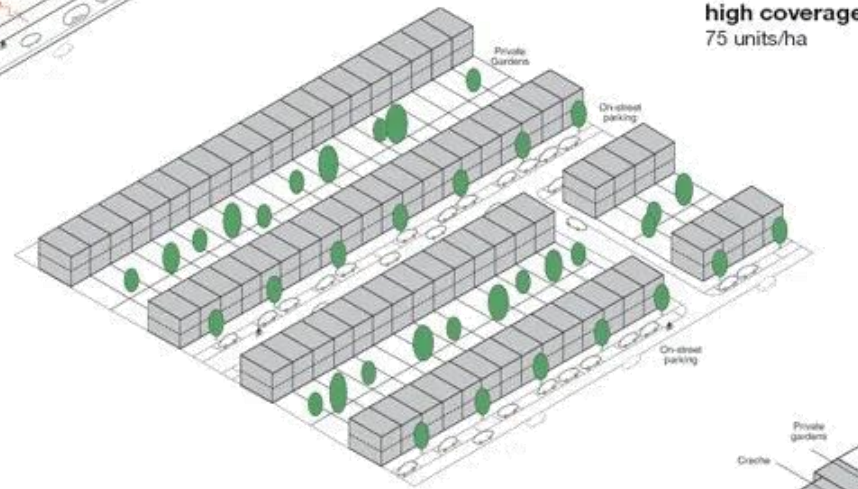


# Visual Density $\neq$ Development Density



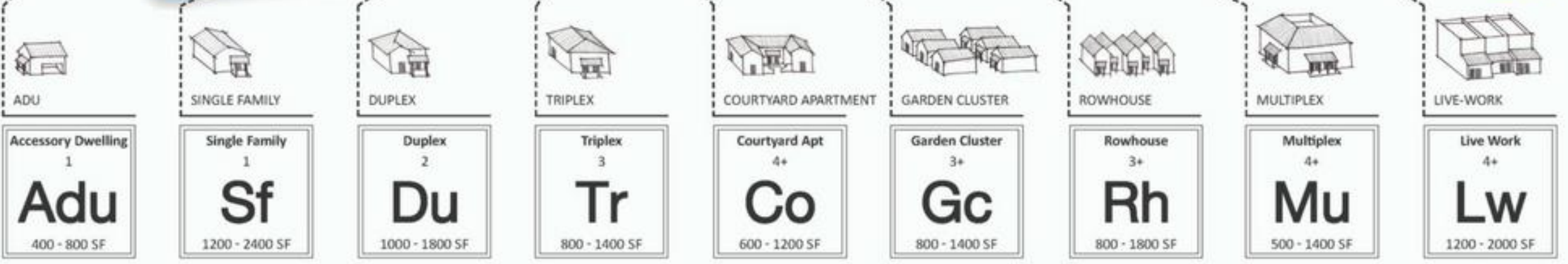


All three neighborhoods have the same density of 75 units per hectare (2.5 acres)



**Key**  
Target a mix of activities  
Include a variety of house types

-  Community facilities
-  Shops and workspaces
-  Maisonettes
-  Houses
-  Apartments



# Missing Middle Housing

# Could any (or all) of these types work in your community?



*Cottage*



*Duplex*



*Townhouse*



*Double Decker*



*Manor House*



*Walk-ups*

## Guess the residential density (dwelling units per acre)

25 Circuit Ave, Oak Bluffs  
Linda Jean's Restaurant

Residential density: 98 units per acre

Lot size: 0.05 acres

Estimated number of homes: 5





## Guess the residential density (dwelling units per acre)

35 New York Ave, Oak Bluffs

Residential density: 21 units per acre

Lot size: 0.24 acres

Estimated number of homes: 5



## Guess the residential density (dwelling units per acre)

**12 Harbor Hill Road, Chilmark**  
Menemsha Harbor

Residential density: 33 units per acre

Lot size: 0.03 acres

640 square feet single family cottage

## Guess the residential density (dwelling units per acre)

**145 Main Street, Tisbury**  
Havenside Apartments

Residential density: 52 units per acre

Lot size: 1.31 acres

68 age-restricted apartments for 62  
and higher





## Guess the residential density (dwelling units per acre)

50 Village Road, Oak Bluffs  
Woodside Village

Residential density: 11 units per acre

Lot size: 9.5 acres

103 age-restricted apartments for 62  
and higher



*There's a Difference!*

## Overcrowding

Too many people  
in each home.



More Density = Less Overcrowding

## Density

Enough  
homes for  
all the  
people.



CALIFORNIA  
**YIMBY**



Density can take many forms.

Meeting increasing demand  
for housing and enhancing  
existing character can happen  
simultaneously.

Homes are the building blocks  
of communities.

# Supply strategy: Identify and prioritize opportunities for greater scale and density

## Smart Growth for small and rural communities

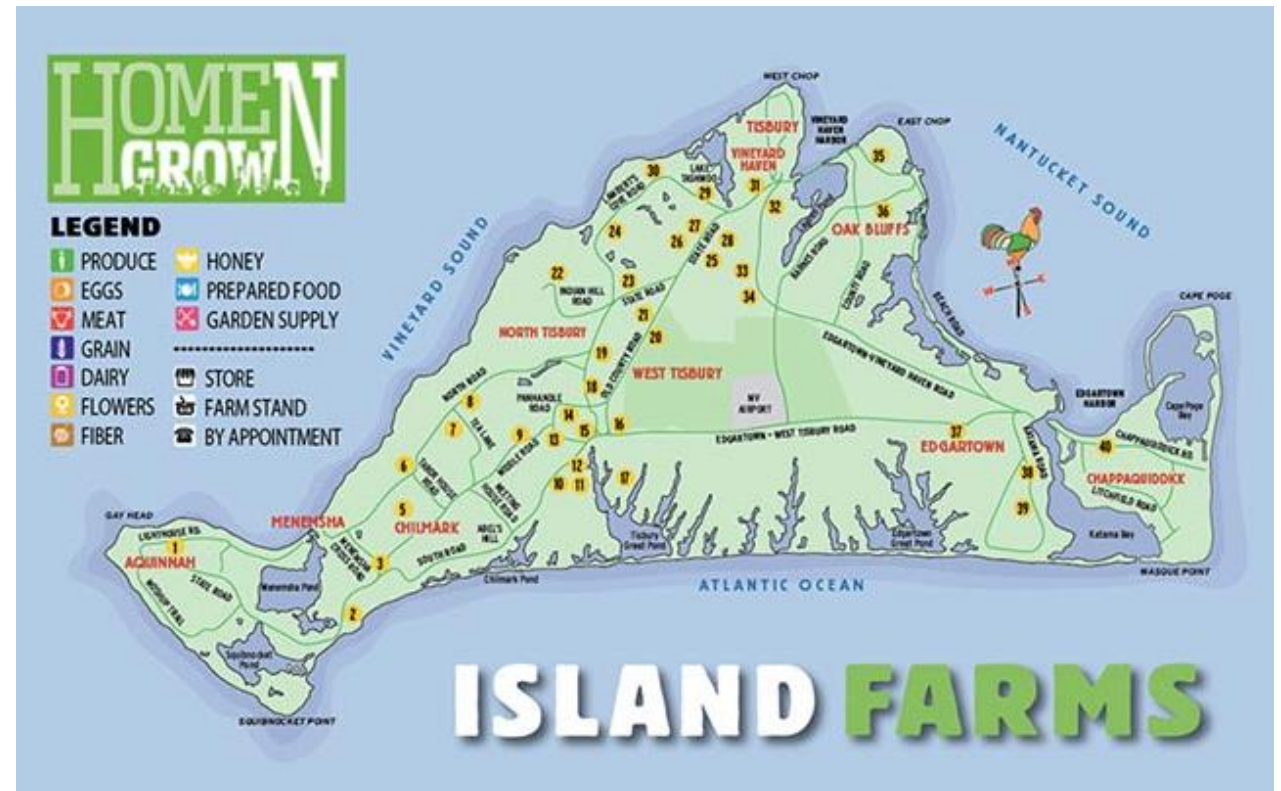
- Support and ensure economic viability of rural landscape
- Help existing places thrive by investing in existing assets
- Create great new places where residents can age in community
- **Chapter 40R Smart Growth Zoning Districts** require certain densities by right; incentive payments
- **Transfer of Development Rights (TDR)**



# Supply strategy: Identify and prioritize opportunities for greater scale and density

## Smart Growth on Martha's Vineyard:

- Incentivize infill development in existing downtowns or developed areas
- Reform policies to make it easy for developers to create compact, walkable, mixed-use places
- Identify priority development areas & corridors near existing or planned mobility nodes to create new neighborhoods
- Cultivate economic development strategies that rely on local agricultural landscape; **Right to Farm** bylaw



# Illustrative Case Studies: Hyannis



# Supply strategy: Identify and prioritize opportunities for greater scale and density

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## Density on Martha's Vineyard

- Align infrastructure financing and regulation to support new housing, i.e., impact fees
- Installation of innovative alternative (IA) systems
- Consider adopting policies and programs to promote **water neutral growth**, i.e., reduce water usage

### Building Type

Type	Density with Septic	Density with Sewer
Single Family Home	6 units/usable ac.	10 units/usable ac.
Duplex	8 units/usable ac.	12 units/usable ac.
Townhouse	12 units/usable ac.	18 units/usable ac.
Garden Style (3 story surface parking)	20 units/usable ac.	28 units/usable ac.
Mid Rise (w/structured parking)	Not Applicable as would likely exceed 10,000 GPD	Up to 100 units/usable acre

# Take 5

Enter reactions or questions in the chat

# Supply strategy: Reduce cost of development

- **Public land** reduces the cost of acquisition. RFP process empowers community to set development goals that meet local needs, e.g., undersized lots.
- **Affordable Housing Trust Fund** can allocate funding restricted to affordable housing. AHTF Board has authority to convey, accept land or funds for affordable housing.
- **Community Preservation Act** dedicate funding for affordable housing (100% AMI max); buy down programs
- **Community Land Trusts** are non-profits that preserves affordability in perpetuity, can establish a range of housing programs based on lease agreements.
- Maximize and use **Local Option** taxes (e.g., rooms, meals, STRs, cannabis) to establish dedicated funds that support creation and preservation of housing.

## Development Budget: Total sources must equal total uses

USES	SOURCES
Acquisition	Permanent First Mortgage Debt
Construction	Subsidy Sources (Federal, State, and Local)
Soft Costs (Financing, Legal, Marketing, Consulting, etc.)	
Developer Fees	Grants
Reserves	





**TOOLS ALONE ARE  
NOT ENOUGH**

# Strategies for preservation and stabilization

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- Continue to build on coalition of housing advocates to drive policy changes
- Invest in capacity in housing stability services, monitoring, pursuing grant resources, etc.
- Consider Regional Housing Service Office to dedicate staff and resources for affordable housing
- Deed restrictions that target households with certain income ranges
- Proactive, long-term planning

## Which of these tools would you like to learn more about?

Accessory Dwelling Units (ADU)



28%

Mixed Use Zoning



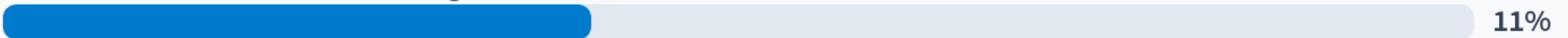
22%

Smart Growth Zoning / 40R



22%

Public land for affordable housing



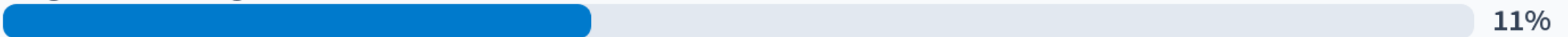
11%

Affordable Housing Trust / Community Preservation Act Funds



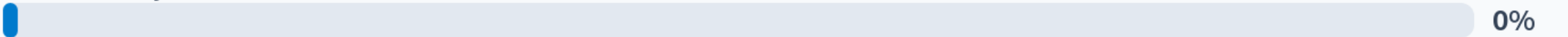
6%

Regional Housing Service Office



11%

Community Land Trust



0%

[www.mhp.net/datatown](http://www.mhp.net/datatown)

The screenshot shows the DataTown website interface. At the top left is the logo "data TOWN" with the tagline "COMMUNITY INFO • ONE PLACE" and a map of Massachusetts. Below the logo is a navigation menu with "Home" and "I'd like to..." options: "Explore one community" (checked) and "Compare communities". A "Choose your community" dropdown menu is set to "Boston". A sidebar on the left lists "Demographics", "Housing stock", "Jobs and Labor Force", and "Other Topics". The main content area features a large "DataTown" header with the tagline "community info • one place". A blue notification box with a megaphone icon states: "NEW DATA! Updated with 2016-2020 ACS data as of 3/25/22. School enrollment, municipal finance, and building permit data have also been updated." Below this is a welcome message: "Welcome to DataTown, Massachusetts" and "A place to explore and learn about your community".

[residency.mhp.net](http://residency.mhp.net)

The screenshot shows the Residency website interface. At the top is the logo "RESIDENsITY" in orange and yellow. Below the logo is a heatmap map of Stoughton, Massachusetts, showing residential density. The map is color-coded from light yellow to dark brown. A search bar at the top left of the map says "Find address or place". The map includes a scale bar for 0.2 miles and coordinates: "-71.092 42.117 Degrees".

[housingtoolbox.org](http://housingtoolbox.org)

**HOUSING TOOLBOX**  
for Massachusetts Communities 

Know what you're looking for?

Find anything related to affordable housing:

- Regional Housing Service Offices
- Affordable Housing Trusts
- 40B
- Complete Neighborhoods
- CPA
- And more!



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